

Information to identify the case:

Debtor 1:	Kenneth V Wagner	Social Security number or ITIN:	xxx-xx-1663
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:	Robin L. Wagner	Social Security number or ITIN:	xxx-xx-0948
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter:	13 9/18/15
Case number:	15-27569-ABA	Date case converted to chapter:	7 5/17/18

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Kenneth V Wagner	Robin L. Wagner
2. All other names used in the last 8 years		
3. Address	3714 Moores Avenue Hammononton, NJ 08037	3714 Moores Avenue Hammononton, NJ 08037
4. Debtor's attorney Name and address	Kimberly A. Wilson Law Offices of Kimberly A. Wilson, Esq. A Professional Corporation 24 North White Horse Pike Somerdale, NJ 08083	Contact phone (856)783-4440
5. Bankruptcy trustee Name and address	Douglas S. Stanger Flaster/Greenberg 646 Ocean Heights Avenue Linwood, NJ 08221	Contact phone (609) 645-1881

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . (800) 676-6856	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 856-361-2300 Date: 5/22/18
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	June 28, 2018 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 1423 Tilton Road, Suite 5, Northfield, NJ 08225
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 8/27/18 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS. Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

Certificate of Notice Page 3 of 6

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

Certificate of Notice Page 4 of 6
 United States Bankruptcy Court
 District of New Jersey

In re:
 Kenneth V Wagner
 Robin L. Wagner
 Debtors

Case No. 15-27569-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 309A

Page 1 of 3
 Total Noticed: 69

Date Rcvd: May 22, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 24, 2018.

db/jdb
 515744614 +Kenneth V Wagner, Robin L. Wagner, 3714 Moores Avenue, Hammonton, NJ 08037-3721
 +A Professional Corporation Incorporated, Kristina G Murtha, Managing Attorney,
 701 Market St Suite 5000, Philadelphia, PA 19106-1541
 515744618 AT&T Universal Platinum Card, PO Box 44167, Jacksonville, FL 32231-4167
 515744620 ATLantic Pathologists PC, PO Box 95000-2705, Philadelphia, PA 19200
 515744616 +Allied Interstate, 3000 Corporate Exchange Drive, Columbus, OH 43231-7689
 515744617 American Coradius International LLC, 2420 Sweet Home Rd Ste 150, Amherst, NY 14228-2244
 515744619 +Atlantic Emergency Associates, 6880 W. Snowville Road, #210, Brecksville, OH 44141-3255
 515744621 Atlantic Regioanl Medical Care, PO Box 78661, Philadelphia, PA 19178-6361
 515744622 +BAC Home Loan Svc/Counrtywide, 450 American Street, Simi Valley, CA 93065-6285
 515744632 ++CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099
 (address filed with court: Continental Finance, Po Box 105125, Atlanta, GA 30348)
 515744625 +Capital One NA formerly ING Direct, 7933 Preston Road, Plano, TX 75024-2302
 515782447 +Capital One, N.A., PO Box 21887, Eagan, MN 55121-0887
 515744627 +Cerastes LLC, C/O Weinstein, Pinson And Riley PS, 2001 Western Ave Ste 400,
 Seattle, WA 98121-3132
 515744630 +Citizens Auto Finance, 443 Jefferson Blvd RJW 135, Warwick, RI 02886-1321
 515744634 +David Faloni Jr, Faloni & Larusso, 175 Fairfield Ave Suite 1-C,
 West Caldwell, NJ 07006-6415
 515744637 +Eichenbaum & Stylianou, 10 Forrest Ave, Paramus, NJ 07652-5238
 515744642 Home Depot Credit Services, PO Box 689100, Des Moines, IA 50368-9100
 515744645 ++JC CHRISTENSEN & ASSOC, PO BOX 519, SAUK RAPIDS MN 56379-0519
 (address filed with court: JC Christensen & Associates, PO Box 519, Sauk Rapids, MN 56379)
 515744647 Linebarger, Goggan, Blair & Sampon LLP, Po Box 90128, Harrisburg, PA 17109-0128
 515744649 +Lyons, Doughty And Veldhuis PC, 136 Gaither Avenue, Suite 100, PO Box 1269,
 Mt Laurel, NJ 08054-7269
 515744650 +Mann Bracken LLP, 2727 Paces Ferry Road, Ones Paces West Suite 1400,
 Atlanta, GA 30339-4053
 515744651 Mercantile Adjustment Bureau LLC, Po Box 9055, Williamsville, NY 14231-9055
 515744652 +Mullica Township, 4528 White Horse Pike PO Box 317, Elwood, NJ 08217-0317
 515831952 #+Porania LLC, P. O. Box 11405, Memphis, TN 38111-0405
 515744656 +Pressler & Pressler LLP, 7 Entin Road, Parsippany, NJ 07054-5020
 515744657 +Prober & Raphael, 20750 Ventura Blvd, Suite 100, Woodland Hills, CA 91364-6207
 517447055 RUSHMORE LOAN MANAGEMENT SERVICES, P. O. Box 52708, Irvine, CA 92619-2708,
 RUSHMORE LOAN MANAGEMENT SERVICES, P. O. Box 52708, Irvine, CA 92619-2708
 517447054 RUSHMORE LOAN MANAGEMENT SERVICES, P. O. Box 52708, Irvine, CA 92619-2708
 515744659 +Sprint, PO Box 105234, Atlanta, GA 30348-5234

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

at y E-mail/Text: wilson.schroedinger@comcast.net May 22 2018 23:03:31 Kimberly A. Wilson,
 Law Offices of Kimberly A. Wilson, Esq., A Professional Corporation,
 24 North White Horse Pike, Somerdale, NJ 08083
 tr +EDI: FDSSTANGER.COM May 23 2018 02:33:00 Douglas S. Stanger, Flaster/Greenberg,
 646 Ocean Heights Avenue, Linwood, NJ 08221-1011
 smg E-mail/Text: usanj.njbankr@usdoj.gov May 22 2018 23:04:39 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 22 2018 23:04:36 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 515744615 +EDI: AFNIRECOVERY.COM May 23 2018 02:33:00 AFNI, PO Box 3097,
 Bloomington, IL 61702-3097
 515982216 EDI: RESURGENT.COM May 23 2018 02:33:00 Ashley Funding Services LLC,
 c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 515933607 EDI: BL-BECKET.COM May 23 2018 02:33:00 CAPITAL ONE, N.A., C/O BECKET AND LEE LLP,
 POB 3001, MALVERN, PA 19355-0701
 515744623 EDI: CAPITALONE.COM May 23 2018 02:33:00 Capital One, PO Box 85167,
 Richmond, VA 23285-5167
 515744624 +EDI: CAPITALONE.COM May 23 2018 02:33:00 Capital One Bank, PO Box30285,
 Salt Lake City, UT 84130-0285
 515980452 +EDI: AISACG.COM May 23 2018 02:33:00 Capital One N.A., c/o Ascension Capital Group,
 P.O. Box 165028, Irving, TX 75016-5028
 515744626 +EDI: MERRICKBANK.COM May 23 2018 02:33:00 Card Service Center, P.O. Box 9201,
 Old Bethpage, NY 11804-9001
 515744628 +EDI: CHASE.COM May 23 2018 02:33:00 Chase/Amazon.Com, Caremember Services, PO Box 15153,
 Wilmington, DE 19886-5153
 515744629 +EDI: CITICORP.COM May 23 2018 02:33:00 Citi Cards, PO Box 6077,
 Sioux Falls, SD 57117-6077
 515744631 +EDI: WFNBNB.COM May 23 2018 02:33:00 Comenity Bank, BK Dept, PO Box 182125,
 Columbus, OH 43218-2125
 515981701 +E-mail/Text: bncmail@w-legal.com May 22 2018 23:04:48 Comenity Capital Bank/Paypal Credit,
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 515744633 +EDI: RCSFNBMARIN.COM May 23 2018 02:33:00 Credit One Bank, PO Box 98872,
 Las Vegas, NV 89193-8872

District/off: 0312-1

User: admin
Form ID: 309A

Page 2 of 3
Total Noticed: 69

Date Rcvd: May 22, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515744635 EDI: DISCOVER.COM May 23 2018 02:33:00 Discover, PO Box 3025,
New Albany, OH 43054-3025
515756008 EDI: DISCOVER.COM May 23 2018 02:33:00 Discover Bank, Discover Products Inc,
PO Box 3025, New Albany, OH 43054-3025
515744636 EDI: ECAST.COM May 23 2018 02:33:00 ECAST Settlement Corporation, Assignee Of CitiBank NA,
PO Box 29262, New York, NY 10087-9262
515744638 +EDI: BLUESTEM May 23 2018 02:33:00 Fingerhut, 6250 Ridgewood Road,
St. Cloud, MN 56303-0820
515744639 +EDI: AMINFOFP.COM May 23 2018 02:33:00 First Premier, 601 S. Minnesota Ave,
Sioux Falls, SD 57104-4824
515744640 +E-mail/Text: Banko@frontlineas.com May 22 2018 23:05:31 Frontline Asset Strategies LLC,
2700 Snelling Ave N Ste 250, Roseville, MN 55113-1783
515744641 +EDI: RMSC.COM May 23 2018 02:33:00 GE/JcPenny, PO Box 981131, El Paso, TX 79998-1131
515744643 +EDI: HFC.COM May 23 2018 02:33:00 HSBC Retail Services, 90 Christiana Road,
New Castle, DE 19720-3118
515744644 +EDI: IIC9.COM May 23 2018 02:33:00 IC Systems, 444 Highway 96 East, PO Box 64378,
Saint Paul, MN 55164-0378
515744646 EDI: CBSKOHLS.COM May 23 2018 02:33:00 Kohl's, PO Box 3043, Milwaukee, WI 53201-3043
515982218 EDI: RESURGENT.COM May 23 2018 02:33:00 LVNV Funding LLC, c/o Resurgent Capital Services,
PO Box 10587, Greenville, SC 29603-0587
515744648 +EDI: RESURGENT.COM May 23 2018 02:33:00 LVNV Funding, LLC, 55 Beatte Place,
Greenville, SC 29601-2165
515935010 +EDI: MID8.COM May 23 2018 02:33:00 Midland Credit Management, Inc. as agent for,
MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
515744653 EDI: NESF.COM May 23 2018 02:33:00 National Enterprise Systems, 29125 Solon Road,
Solon, OH 44139-3442
515744654 EDI: PRA.COM May 23 2018 02:33:00 Portfolio Recovery, 140 Corporate Blvd,
Norfolk, VA 23502
515847144 EDI: PRA.COM May 23 2018 02:33:00 Portfolio Recovery Associates, LLC,
c/o Capital One/Hsbc, POB 41067, Norfolk VA 23541
515924427 +EDI: JEFFERSONCAP.COM May 23 2018 02:33:00 Premier Bankcard, LLC,
c/ o Jefferson Capital Systems LLC, PO Box 7999, Saint Cloud MN 56302-7999
515744655 +E-mail/Text: csidl@sbcglobal.net May 22 2018 23:05:00 Premier Bankcard/Charter,
PO Box 2208, Vacaville, CA 95696-8208
515744658 EDI: Q3G.COM May 23 2018 02:33:00 Quantum3 Group LLC, PO Box 788,
Kirkland, WA 98083-0788
515941811 EDI: Q3G.COM May 23 2018 02:33:00 Quantum3 Group LLC as agent for, Sadino Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
515760156 EDI: Q3G.COM May 23 2018 02:33:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
515744661 EDI: TDBANKNORTH.COM May 23 2018 02:33:00 TD Bank N.A, 32 Chestnut Street,
Lewiston, ME 04240
515744660 +EDI: WTRRNBNBANK.COM May 23 2018 02:33:00 Target National Bank, 3901 West 53rd Street,
Sioux Falls, SD 57106-4221
515744662 EDI: RMSC.COM May 23 2018 02:33:00 Walmart, PO Box 530927, Atlanta, GA 30353-0927
TOTAL: 40

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515940193* Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 24, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin
Form ID: 309A

Page 3 of 3
Total Noticed: 69

Date Rcvd: May 22, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 21, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Capital One, N.A. bankruptcynotice@zuckergoldberg.com,
bkgroup@kmlawgroup.com
Douglas S. Stanger doug.stanger@flastergreenberg.com, nj02@ecfbis.com,
jackie.parsio@flastergreenberg.com;diana.janansky@flastergreenberg.com,dss@trustesolutions.net
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Joshua I. Goldman on behalf of Creditor Capital One, N.A. jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Kimberly A. Wilson on behalf of Debtor Kenneth V Wagner wilson.schroedinger@comcast.net
Kimberly A. Wilson on behalf of Joint Debtor Robin L. Wagner wilson.schroedinger@comcast.net
Rebecca Ann Solarz on behalf of Creditor Capital One, N.A. rsolarz@kmlawgroup.com
TOTAL: 7